



Order Filed on August 31, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY (Camden)

**Caption in Compliance with D.N.J. LBR 9004-1(b)**  
2020-0512

Powers Kirn, LLC  
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(856) 802-1000  
Attorney for New Jersey Housing and Mortgage  
Finance Agency

In Re:

Brenda L. Ramos

Case No.: 18-26719-ABA

Chapter: 13

Hearing Date: 08/24/2021

Judge: Honorable Andrew B. Altenburg, Jr.

Recommended Local Form:


☐ Followed

☒ Modified

## ORDER VACATING STAY

The relief set forth on the following page is hereby **ORDERED**.

**DATED: August 31, 2021**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Upon the motion of Powers Kirn, LLC, Attorneys for New Jersey Housing and Mortgage Finance Agency, debtor(s)' mortgagee, under Bankruptcy Code Section 362(d) for relief from the automatic stay and the Bankruptcy Code Section 1301 for relief from the co-debtor stay as to certain property as hereinafter set forth, and for cause, it is

ORDERED that the automatic stay of 11 U.S.C. §362(a) and the co-debtor stay of 11 U.S.C. §1301 are hereby vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

☒ Real property more fully described as 534 Wood Street, Vineland, NJ 08360.

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

☐ Personal property more fully described as:

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, and any trustee and any other party who entered an appearance on the motion.